

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: KOTTKE, DANIEL JAMES  
KOTTKE, CYNTHIA ANN

§ Case No. 15-80244

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH D. OLSEN, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$1,040,191.48</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$93,510.00</u>
Total Distribution to Claimants: <u>\$16,656.67</u>	Claims Discharged Without Payment: <u>\$946,743.06</u>
Total Expenses of Administration: <u>\$4,933.33</u>	

3) Total gross receipts of \$ 21,590.00 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$21,590.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	4,933.33	4,933.33	4,933.33
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	40,835.92	40,835.92	16,656.67
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	922,563.81	922,563.81	0.00
<b>TOTAL DISBURSEMENTS</b>	\$0.00	\$968,333.06	\$968,333.06	\$21,590.00

4) This case was originally filed under Chapter 7 on January 31, 2015.  
The case was pending for 25 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/14/2017 By: /s/JOSEPH D. OLSEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2008 Lincoln MKX	1129-000	6,000.00
2014 federal tax refund	1224-000	7,390.00
Cashier's checks (2)	1229-000	8,200.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$21,590.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
13S	Illinois Dept. of Employment Security	4110-000	N/A		0.00	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - JOSEPH D. OLSEN	2100-000	N/A	2,909.00	2,909.00	2,909.00
Trustee Expenses - JOSEPH D. OLSEN	2200-000	N/A	221.52	221.52	221.52
Attorney for Trustee Fees (Trustee Firm) - Attorney Joseph D Olsen	3110-000	N/A	1,390.50	1,390.50	1,390.50

Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - INTERNATIONAL SURETIES, LTD.	2300-000	N/A	7.56	7.56	7.56
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	13.45	13.45	13.45
Other - Rabobank, N.A.	2600-000	N/A	21.81	21.81	21.81
Other - Rabobank, N.A.	2600-000	N/A	24.42	24.42	24.42
Other - Rabobank, N.A.	2600-000	N/A	28.46	28.46	28.46
Other - Rabobank, N.A.	2600-000	N/A	25.42	25.42	25.42
Other - Rabobank, N.A.	2600-000	N/A	25.85	25.85	25.85
Other - INTERNATIONAL SURETIES, LTD.	2300-000	N/A	7.72	7.72	7.72
Other - Rabobank, N.A.	2600-000	N/A	30.04	30.04	30.04
Other - Rabobank, N.A.	2600-000	N/A	26.87	26.87	26.87
Other - Rabobank, N.A.	2600-000	N/A	31.32	31.32	31.32
Other - Rabobank, N.A.	2600-000	N/A	28.85	28.85	28.85
Other - Rabobank, N.A.	2600-000	N/A	28.55	28.55	28.55
Other - Rabobank, N.A.	2600-000	N/A	31.99	31.99	31.99
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$4,933.33	\$4,933.33	\$4,933.33

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2P	Illinois Department of Revenue Bankruptcy Section	5800-000	N/A	14,688.37	14,688.37	5,991.28
3	Internal Revenue Service	5800-000	N/A	1,264.80	1,264.80	515.90
13P	Illinois Dept. of Employment Security	5800-000	N/A	24,882.75	24,882.75	10,149.49
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$40,835.92	\$40,835.92	\$16,656.67

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Illinois Department of Revenue Bankruptcy Section	7100-000	N/A	N/A	0.00	0.00
2U	Illinois Department of Revenue Bankruptcy Section	7100-000	N/A	3,479.48	3,479.48	0.00
4	Discover Bank	7100-000	N/A	6,460.55	6,460.55	0.00
5	Walt Disney Studios Motion Pictures	7100-000	N/A	16,242.09	16,242.09	0.00
6	Twentieth Century Fox Films Corporation	7100-000	N/A	2,400.09	2,400.09	0.00
7	Capital One, N.A.	7100-000	N/A	1,156.93	1,156.93	0.00
8	Advanta Bank Corporation	7100-000	N/A	3,516.27	3,516.27	0.00
9	Fifth Third Bank	7100-000	N/A	870,332.70	870,332.70	0.00
10	Sysco Chicago Inc	7100-000	N/A	2,195.17	2,195.17	0.00
11	nicor gas	7100-000	N/A	502.37	502.37	0.00
12	Zukowski, Rogers, Flood & McArdle	7100-000	N/A	15,978.16	15,978.16	0.00
13U	Illinois Dept. of Employment Security	7200-000	N/A	300.00	300.00	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$0.00	\$922,563.81	\$922,563.81	\$0.00

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 15-80244

Trustee: (330400) JOSEPH D. OLSEN

Case Name: KOTTKE, DANIEL JAMES  
KOTTKE, CYNTHIA ANN

Filed (f) or Converted (c): 01/31/15 (f)

§341(a) Meeting Date: 03/05/15

Period Ending: 03/14/17

Claims Bar Date: 07/20/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Single Family Dwelling, Location: 3415 Venice, M	215,000.00	0.00	0.00	FA
2	McHenry Theater, Location: 1204 - 1208 Green St.	400,000.00	0.00	0.00	FA
3	Commercial Building, Location: 3904 Main St., Mc	329,000.00	0.00	0.00	FA
4	Cash in wallet/purse	120.00	0.00	0.00	FA
5	Checking account ending in: 7377X	582.67	0.00	0.00	FA
6	Savings account ending in: 4707	161.51	0.00	0.00	FA
7	Checking account ending in: 3406	0.00	0.00	0.00	FA
8	Business checking account ending in: 1101	501.12	0.00	0.00	FA
9	Checking account ending in: 3938	255.33	0.00	0.00	FA
10	Savings/Share account ending in: 7377A	249.42	0.00	0.00	FA
11	Ordinary household goods and furnishings	705.00	0.00	0.00	FA
12	Necessary wearing apparel	160.00	0.00	0.00	FA
13	Mans watch, womans watch, wedding band, wedding	145.00	0.00	0.00	FA
14	Digital camera	50.00	0.00	0.00	FA
15	Whole Life Insurance	2,820.24	0.00	0.00	FA
16	Whole Life Insurance	473.44	0.00	0.00	FA
17	Whole Life Insurance	2,923.97	0.00	0.00	FA
18	Employer Pension	80,550.00	0.00	0.00	FA
19	Brokerage Account	2.78	0.00	0.00	FA
20	2008 Lincoln MKX	13,182.00	0.00	6,000.00	FA
21	2000 Olds Bravado	1,409.00	0.00	0.00	FA
22	2006 Chevy Aveo	2,000.00	0.00	0.00	FA
23	Desktop and laptop computers, printer and access	75.00	0.00	0.00	FA
24	File cabinet and copy machine	50.00	0.00	0.00	FA
25	Wife's inheritance (u)	0.00	0.00	0.00	FA
26	2014 federal tax refund (u)	0.00	7,390.00	7,390.00	FA
27	2014 state tax refund (u)	2,957.00	2,957.00	0.00	FA

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 15-80244

Trustee: (330400) JOSEPH D. OLSEN

Case Name: KOTTKE, DANIEL JAMES  
KOTTKE, CYNTHIA ANN

Filed (f) or Converted (c): 01/31/15 (f)

§341(a) Meeting Date: 03/05/15

Period Ending: 03/14/17

Claims Bar Date: 07/20/15

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
28	Cashier's checks (2) (u)	0.00	8,200.00		8,200.00
					FA
28	Assets Totals (Excluding unknown values)	\$1,053,373.48	\$18,547.00	\$21,590.00	\$0.00

#### Major Activities Affecting Case Closing:

During 2016 the Trustee completed his administration of the estate and has prepared his final report and submitted same to the U.S. Trustee's Office. It is expected it will be filed with the court shortly.

Initial Projected Date Of Final Report (TFR): December 31, 2015

Current Projected Date Of Final Report (TFR): January 3, 2017 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 15-80244

Case Name: KOTTKE, DANIEL JAMES

KOTTKE, CYNTHIA ANN

Taxpayer ID #: \*\*-\*\*\*7869

Period Ending: 03/14/17

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*5166 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/21/15	{20}	Cynthia Kottke	payment on Lincoln	1129-000	1,000.00		1,000.00
04/27/15	{20}	Cynthia A. Kottke	monthly pymt regarding Lincoln	1129-000	2,000.00		3,000.00
04/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,990.00
05/04/15	{20}	Cynthia A. Kottke	final pymt	1129-000	3,000.00		5,990.00
05/29/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,980.00
06/09/15	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/09/2015 FOR CASE #15-80244, BOND #016018067	2300-000		7.56	5,972.44
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,962.44
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,952.44
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,942.44
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,932.44
10/20/15	{26}	Home State Bank	From Cynthia Kottke re: partial repayment of converted refund	1224-000	1,000.00		6,932.44
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,922.44
11/25/15	{26}	Cynthia A. Kottke	2014 fed tax refund	1224-000	400.00		7,322.44
11/25/15	{26}	Daniel and Cynthia Kottke	2014 Fed Tax refund.	1224-000	190.00		7,512.44
11/25/15	{26}	Daniel and Cynthia Kottke	2014 fed. tax return	1224-000	1,000.00		8,512.44
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	8,502.44
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.45	8,488.99
01/04/16	{26}	Dan and Cynthia Kottke	pymt re: tax refund	1224-000	400.00		8,888.99
01/04/16	{28}	State Bank of the Lakes	Reissuance of (2) cashier's checks	1229-000	8,200.00		17,088.99
01/19/16	{26}	Dan and Cynthia Kottke	Mo. pymt re: tax returns	1224-000	400.00		17,488.99
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.81	17,467.18
02/12/16	{26}	Daniel and Cynthia Kottke	mo. pymt re: tax refund	1224-000	400.00		17,867.18
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		24.42	17,842.76
03/14/16	{26}	Cynthia Kottke	mo. pymt. - re: tax refund	1224-000	400.00		18,242.76
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		28.46	18,214.30
04/18/16	{26}	Daniel and Cynthia Kottke	mo. pymt re: tax refund	1224-000	400.00		18,614.30
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		25.42	18,588.88
05/23/16	{26}	Daniel and Cynthia Kottke	mo. pymt re: tax return	1224-000	400.00		18,988.88
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		25.85	18,963.03
06/02/16	102	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/02/2016 FOR CASE #15-80244	2300-000		7.72	18,955.31
06/22/16	{26}	Daniel & Cynthia Kottke	repayment re: federl tax refund	1224-000	250.00		19,205.31
06/22/16	{26}	Daniel & Cynthia Kottke	repayment on federal tax return	1224-000	150.00		19,355.31

Subtotals :

\$19,590.00

\$234.69



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 15-80244

Case Name: KOTTKE, DANIEL JAMES  
KOTTKE, CYNTHIA ANN

Taxpayer ID #: \*\*-\*\*\*7869

Period Ending: 03/14/17

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*5166 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		30.04	19,325.27
07/21/16	{26}	Daniel and Cynthia Kottke	mo. pymt re: tax refund	1224-000	400.00		19,725.27
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		26.87	19,698.40
08/17/16	{26}	Daniel and Cynthia Kottke	mo. pymt re: tax refund	1224-000	400.00		20,098.40
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		31.32	20,067.08
09/26/16	{26}	Daniel Kottke & Cynthia Kottke	mo. pymt re: tax refund	1224-000	500.00		20,567.08
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		28.85	20,538.23
10/24/16	{26}	Daniel & Cynthia Kottke		1224-000	400.00		20,938.23
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		28.55	20,909.68
11/30/16	{26}	Daniel & Cynthia Kottke	monthly loan payment on federal tax refund	1224-000	300.00		21,209.68
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		31.99	21,177.69
01/25/17	103	JOSEPH D. OLSEN		2100-000		2,909.00	18,268.69
01/25/17	104	JOSEPH D. OLSEN		2200-000		221.52	18,047.17
01/25/17	105	Attorney Joseph D Olsen		3110-000		1,390.50	16,656.67
01/25/17	106	Illinois Department of Revenue Bankruptcy Section		5800-000		5,991.28	10,665.39
01/25/17	107	Internal Revenue Service		5800-000		515.90	10,149.49
01/25/17	108	Illinois Dept. of Employment Security		5800-000		10,149.49	0.00

<b>ACCOUNT TOTALS</b>	<b>21,590.00</b>	<b>21,590.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>21,590.00</b>	<b>21,590.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$21,590.00</b>	<b>\$21,590.00</b>	

Net Receipts :	21,590.00
Net Estate :	\$21,590.00

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****5166	21,590.00	21,590.00	0.00
	<b>\$21,590.00</b>	<b>\$21,590.00</b>	<b>\$0.00</b>